WHEREAS the Insuring of Houses, Buildings, Goods, Wares, and Merchandizes, from Loss and Damage by Fire, is of publick Benefit and Advantage, and tends to the Preservation of many Families from that Poverty and Ruin which such a Calamity might otherwise expose them to. And as the Offices which have hitherto been set up might evidently be improved, and the Business of Assurances carried on with greater Safety to the Assured, and in a more extensive, and beneficial Manner, by Corporations established by Authority, and impowered to raise such a Stock, or Fund, as may be a sufficient Security against any Loss or Damage that may happen by Fire.

THEREFORE HIS MOST GRACIOUS MAJESTY being desirous to promote, and encourage such lawful and commendable Undertakings as are calculated for the Security of all his Loving Subjects, HATH GRANTED to this Corporation his Royal Charter for those Ends and Purposes; by Virtue whereof they now Assure Houses, Buildings, Goods, Wares, and Merchandizes, from Loss and Damage by Fire, throughout the Kingdom of *England*, Dominion of *Wales*, and Town of *Berwick* upon *Tweed*; the Kingdom of *Ireland*, and all other Parts of his Majesty's Dominions beyond the Seas, upon the following easy Terms.

Imprimis, This Corporation will Assure any College, Hall, House, or any other Building; and all Goods, Wares, and Merchandize (except Notes, Bills, Tallies, Books of Accompts, ready Money, China, and Glass Wares, Jewels, Plate, Pictures, Writings, Corn unthrashed, Hay, and Straw, not in Trade) to their full Value, after the Rate of 5 *s. per Annum*, for every Sum not exceeding 250 *l.* on Brick or Stone Buildings, or Goods and Merchandize therein; and 8 *s. per Annum* for every Sum not exceeding 250 *l.* on Timber, Plaister, or Thatched Buildings, or Goods and Merchandize therein, and so in Proportion for any larger Sum. Provided the Sum assured does not exceed 1500 *l.* on any one House or Building, and Goods and Merchandize therein. But if such Assurance as aforesaid shall exceed the Sum of 1500 *l.* then the Assured are to pay 7 *s.* 6 *d. per Annum*, for every 250 *l.* (on the whole Sum assured) on Brick or Stone Buildings, and on Goods and Merchandize therein; and 12 *s. per Annum* for every 250 *l.* (on the whole Sum assured) on Timber, Plaister, or Thatched Buildings, or Goods and Merchandize therein.

Secondly, As Assurances to Rectifiers of Spirits, Chymists, Powder-Men, Ship-Chandlers, Sugar and Bread-Bakers, Oil-Men and Colour-Men, are more hazardous than others, such Persons are to pay 7 *s.* 6 *d.* for every 250 *l.* on Brick or Stone Buildings, or Goods and Merchandize therein; and 12 *s. per Annum* for every 250 *l.* on, or in Timber, Plaister, and Thatch'd Buildings; but if more than 1500 *l.* be assured on any House or Building in the Occupation of any of the aforesaid Traders, then the Assured are to pay 11 *s.* 3 *d per Annum* for every 250 *l.* (on the whole Sum assured) on Brick or Stone Buildings, or Goods and Merchandize therein; and 18 *s. per Annum.* for every 250 *l.* (on the whole Sum assured) on Timber, Plaister, or Thatch'd Building, and Goods and Merchandize therein. And as Glass and China Ware, in Trade, and Apothecaries Goods are equally hazardous, they are to pay the same; and if any Assurance be desired for less than 250 *l.* such Assurance is to pay the same Premium as for 250 *l.*

Thirdly, All Persons, upon their Aplication to be Assur'd, are to pay 7 *s.* 6 *d.* which is to go towards the Charge of Assurance, if it is agreed to; but in Case the Directors do not approve of, and agree to such Assurance, then the Money is to be returned without any Deduction.

Fourthly, No Assurance is to take Place till the Premium for one Year is paid; and at the End of Twelve Months after the Date of the Policy, or *within* 14 *Days after*, the Premium is to be paid for the next Year, and so from Year to Year, till the Policy expires; or the Assured may pay down the Money for any Number of Years they think fit.

Fifthly, The Term of Assurance is not to be less than One Year, nor more than Seven; but if any Person assured remove their Goods, or Habitations, before the Expiration of their Policies, such Removal shall be indors'd on the Back of their Policies *gratis*, provided they apply for the same within 14 Days after such Removal.

Sixthly, For the Security of all Persons assured by this Corporation, their Capital Stock, or Fund, is by their Charter, subjected, and made liable, and shall always be ready to pay, and make good to the Assured, the Amount of all Losses by Fire, provided they are not at the Time of such Loss assured in any other Corporation, or Society, in [illegible] are to be void, unless such Assurance be allow'd of, and specified upon the Back of the Policy.

Seventhly, All Persons assured by this Corportion, are, upon any Loss or Damage sustained by Fire, forthwith to give Notice thereof by Letter, or otherwise, to the Directors, or Secretary, at their publick Office, in order for a View thereof, and such Assured, upon making out their Loss by the Oath, or solemn Affirmation, of themselves, their Domesticks, or Servants, or by their Books, or other proper Vouchers, and the Certificates of the Minister, Church-Wardens, Constable, or other reputable Inhabitants of the Parish not concerned in such Loss, or by such other Methods as may be reasonable, shall either be paid in Money, or the Houses, Buildings, and Goods lost or damaged by Fire, shall be rebuilt, repair'd, or replac'd, and put into as good a Condition as they were in when the Fire happen'd, at the Option of the Corporation, and in Case any Difference arise between this Corporation, and any Assured, about the Proof of a Loss, such Difference shall be submitted, and refer'd to the Judgment and Determination of Arbitrators indifferently chosen, whose Award in Writing shall be conclusive, and binding, to all Parties.

Eighthly, All Persons assured in the Country, are to pay for the Carriage of their respective Policies and Marks; and when they pay their annual Premiums to the Persons authoriz'd to receive the same, they are to take a Receipt for the same upon the Back of their Policies.

Ninthly, For the timely Assistance of such as are assured by this Corporation, they have provided several Engines, and a sufficient Number of Firemen to work the Engines, and Watermen, all cloathed in Yellow, with proper Instruments to extinguish Fires, and a sufficient Number of Porters with Bags, &c. for removing Goods, having every one a Badge with the same Figure as on the Top of these Proposals to distinguish them from Servants belonging to other Offices; and for the Fidelity of the said Firemen and Porters, the Corporation has taken sufficient Security, so that the Assured, in case of Danger, may safely intrust any Watermen wearing such Badges into their Houses, and the Porters with their Goods. And the same Figure as on the Badges will be affixed on Buildings, &c. assured by this Corporation.

N. B. *Assurances are not only made by this Corporation, upon easier Terms, and better Security than in* former *Offices, but the full Value of their Houses, and Goods, may be assured: And all Merchants and Others, having Goods on Commission, may Assure the same for the Benefit of the Proprietors. And Heads of Colleges, Halls, Companies, and all Persons in Trust, may Assure Buildings, Goods, &c. which could not be done by any of the Offices heretofore subsisting. And whereas Persons assured by other Societies not incorporated, are subject to Calls in case of a Loss, or a Deduction out of the Money due to the Sufferer, those that are Assured by this Corporation are not liable to any Calls or Deduction whatsoever.*

☞ The Firemen and Porters Badges are all numbered, which all Persons that intrust with them Goods, or have any Complaint to make, are desired to take Notice of.

And whereas it has been by Experience found to be of Benefit and Advantage, for Persons having Offices, Employments, Estates or other Incomes, determinable upon the Life or Lives of themselves or others, to make Assurance of the Life or Lives, upon which such Offices, Imployments, Estates, or Incomes, are determinable: His Majesty has likewise been graciously pleased to grant to this Corporation full Power and Authority to Assure the Life or Lives of any Person whatsoever; which they are now ready to do on reasonable Terms.

The said Corporation have lodged One Hundred Thousand Pounds, *in the* Bank of England, *for the Security of all Persons who make Assurances with them.*

Attendance is given at their Office, up Stairs on the West *Side of the* Royal-Exchange, London, *Every Day from Nine in the Morning till Seven in the Evening.*

Printed in the Year, 1722.

St Bartholomew

K London. - Royal Exchange